

Information to identify the case:**ENTERED**Debtor 1 Patricia Longacre Alm

Social Security number or ITIN xxx-xx-2686

May 14, 2024

First Name Middle Name Last Name

EIN --

Nathan Ochsner, Clerk

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Southern District of Texas

Case number: 24-30617

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Patricia Longacre Alm
aka Patricia L. Alm, aka Patricia Alm, aka Patty
L. Alm5/14/24**By the court:** Jeffrey P Norman
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Southern District of Texas

In re:
Patricia Longacre Alm
Debtor

Case No. 24-30617-jpn
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0541-4
Date Rcvd: May 14, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID	Recipient Name and Address
db	+ Patricia Longacre Alm, PO Box 58871, Webster, TX 77598-8871
12637419	+ Best Egg, PO Box 7606, Philadelphia, PA 19176-7618
12637425	Comenity Bank/Bread Rewards, Attn: Bankruptcy Department, PO Box 182789, Columbus, OH 43218-2789
12637435	+ Landlord, 100 W Texas Ave, Apt. 1422, Webster, TX 77598-3268

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
12637413	+ EDI: MAXMSAIDV	May 14 2024 23:59:00	Aidvantage, Federal Student Aid Loan Servicing, PO Box 300001, Greenville, TX 75403-3001
12637414	+ EDI: MAXMSAIDV	May 14 2024 23:59:00	Aidvantage - Dept. of Education, Loan Servicing, PO Box 9635, Wilkes-Barre, PA 18773-9635
12637415	+ Email/Text: bk@avant.com	May 14 2024 20:22:00	Avant Credit, 222 W. Merchandise Mart Plaza, Ste. 900, Chicago, IL 60654-1105
12637417	+ Email/PDF: MarletteBKNotifications@resurgent.com	May 14 2024 20:29:43	Best Egg, 1523 Concord Pike, Ste. 201, Wilmington, DE 19803-3656
12637416	+ Email/PDF: MarletteBKNotifications@resurgent.com	May 14 2024 20:29:43	Best Egg, PO Box 42912, Philadelphia, PA 19101-2912
12637419	^ MEBN	May 14 2024 20:15:14	Best Egg, PO Box 7606, Philadelphia, PA 19176-7618
12637418	+ Email/PDF: MarletteBKNotifications@resurgent.com	May 14 2024 20:29:42	Best Egg, 3419 Silverside Road, Wilmington, DE 19810-4801
12637422	EDI: CITICORP	May 14 2024 23:59:00	CITI, P.O. BOX 6497, Sioux Falls, SD 57117-6497
12637420	EDI: CAPITALONE.COM	May 14 2024 23:59:00	Capital One, Attn: Bankruptcy Dept., P.O. Box 30285, Salt Lake City, UT 84130-0285
12637421	+ Email/Text: bankruptcy.notifications@fisglobal.com	May 14 2024 20:22:00	Chex Systems, Inc., Attn: Consumer Relations, 7805 Hudson Rd., Suite 100, Woodbury, MN 55125-1595
12637423	+ EDI: CITICORP	May 14 2024 23:59:00	Citi Cards, PO Box 790040, St. Louis, MO 63179-0040
12637424	EDI: WFNNB.COM	May 14 2024 23:59:00	Comenity Bank/Bbbaby, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
12637426	EDI: WFNNB.COM	May 14 2024 23:59:00	Comenity Bank/Carter's, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
12637427	+ EDI: WFNNB.COM	May 14 2024 23:59:00	Comenity Bank/Dell, Attn: Bankruptcy

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			Department, PO Box 182120, Columbus, OH 43218-2120
12637429	+ Email/PDF: creditonebknotifications@resurgent.com	May 14 2024 20:29:51	Credit One Bank, Attn: Bankruptcy Dept., 6801 Cimarron Rd., Las Vegas, NV 89113-2273
12637428	+ Email/PDF: creditonebknotifications@resurgent.com	May 14 2024 20:29:42	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
12637430	EDI: DISCOVER	May 14 2024 23:59:00	Discover Card, Attn: Bankruptcy Dept., PO Box 3025, New Albany, OH 43054-3025
12637431	Email/Text: Bankruptcy@FMAAlliance.com	May 14 2024 20:20:00	FMA Alliance, Ltd., 12339 Cutten Rd., Houston, TX 77066
12637433	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 14 2024 20:20:00	Goldman Sachs Bank USA, Attn: Bankruptcy Dept., PO Box 70379, Philadelphia, PA 19176-0379
12637432	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 14 2024 20:20:00	Goldman Sachs Bank USA, Attn: Bankruptcy Dept., Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
12637434	+ Email/Text: PBNCNotifications@peritussservices.com	May 14 2024 20:19:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
12637436	+ Email/Text: bkrgeneric@penfed.org	May 14 2024 20:18:00	PenFed Credit Union, PO Box 247080, Omaha, NE 68124-7080
12637437	+ Email/Text: bkrgeneric@penfed.org	May 14 2024 20:18:00	Pentagon FCU, Attn: Bankruptcy Dept., PO Box 1432, Alexandria, VA 22313-1432
12637440	+ EDI: SYNC	May 14 2024 23:59:00	SYNCB/ Ashley Furniture, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
12637441	+ EDI: SYNC	May 14 2024 23:59:00	SYNCB/Amazon, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
12637442	+ EDI: SYNC	May 14 2024 23:59:00	SYNCB/Care Credit, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
12637443	+ EDI: SYNC	May 14 2024 23:59:00	SYNCB/JCP, ATTN: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
12637444	+ EDI: SYNC	May 14 2024 23:59:00	SYNCB/La-Z-Boy, ATTN: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
12637445	+ EDI: SYNC	May 14 2024 23:59:00	SYNCB/QVC, ATTN: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
12637446	+ EDI: SYNC	May 14 2024 23:59:00	SYNCB/Rooms to Go, ATTN: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
12637447	+ EDI: SYNC	May 14 2024 23:59:00	SYNCB/Verizon, ATTN: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
12637448	+ EDI: SYNC	May 14 2024 23:59:00	SYNCB/Walgreens, ATTN: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
12637439	+ Email/Text: ssa.bankruptcy@ssa.gov	May 14 2024 20:20:00	Social Security Administration, Southeastern Program Service Center, 1200 Rev. Abraham Woods Jr. Blvd., Birmingham, AL 35285-0003
12637438	+ Email/Text: ssa.bankruptcy@ssa.gov	May 14 2024 20:20:00	Social Security Administration, Attn: Benefit Overpayment, 6401 Security Blvd., Baltimore, MD 21235-6401
12637450	+ EDI: WTRRN BANK.COM	May 14 2024 23:59:00	Target National Bank, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
12637449	EDI: WTRRN BANK.COM	May 14 2024 23:59:00	Target National Bank, P.O. Box 673, Minneapolis, MN 55440-0673
12637451	Email/Text: epr@telecheck.com	May 14 2024 20:22:00	TeleCheck Services, Inc., Attn: Bankruptcy Department, PO Box 6806, Hagerstown, MD

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12640880	^	MEBN		21741-6806
			May 14 2024 20:15:46	United States Attorney General, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0001
12640881	+	Email/Text: usatxs.bankruptcy@usdoj.gov		
			May 14 2024 20:19:00	United States Attorneys Office, Civil Process Clerk, 1000 Louisiana Street, Suite 2300, Houston, TX 77002-5010
12637452	+	EDI: LCIUPSTART		
			May 14 2024 23:59:00	Upstart Network, Inc., Attn: Bankruptcy Dept., PO Box 1503, San Carlos, CA 94070-7503
12637453	+	EDI: LCIUPSTART		
			May 14 2024 23:59:00	Upstart Network, Inc., Attn: Bankruptcy Dept., 2950 South Delaware St., Ste. 3, San Mateo, CA 94403-2577
TOTAL: 41				

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

Name	Email Address
Azwar-Radi M. Rashid	on behalf of Debtor Patricia Longacre Alm cmecfrashid@gmail.com RashidLawFirmPC@jubileebk.net;igotnoticesrashid@gmail.com;stephanie@rashidlawfirm.com
Randy W Williams	rw@bymanlaw.com rw13@trustesolutions.com;rw13@trustesolutions.net;rw11@trustesolutions.net;www.trustee1@gmail.com
US Trustee	USTPRegion07.HU.ECF@USDOJ.GOV

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